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BRUCE W. RADOWITZ, ESQ.
Attorney for Debtor(s)

In the Matter of:

YOYSETT I. BAKER-GONZALEZ
JOEL GONZALEZ

Debtor(s)

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

Case No: 21-15842/RG
Chapter 13

CERTIFICATION IN SUPPORT OF MOTION TO APPROVE THE DEBTORS
EXECUTION OF A PARTIAL CALIMS MORTGAGE TO SECRETARY OF HOUSING
AND URBAN DEVELOPMENT NUNC PRO TUNC.

TO: ROSEMARY GAMBARDELLA
UNITED STATES BANKRUPTCY JUDGE

Your applicant(s), Yoysett I. Baker-Gonzalez and Joel Gonzalez, Debtor(s) herein, by and through their attorney, Bruce W. Radowitz, respectfully represent:

1. On May 19, 2022 the debtor filed a Motion to Approve the Debtors Execution of a Partial Claims Mortgage to Secretary of Housing and Urban Development Nunc Pro Tunc
2. On May 19, 2022, the Motion was served to all interested parties.
3. An Objection to the Motion was filed by the Chapter 13 Trustee, Marie-Ann Greenberg.
4. On May 25, 2022, the Motion was served to HUD; counsel for HUD, the U.S. Attorney pursuant to the Trustee's Objection. An amended Certificate of Service will be filed.
5. The debtor filed a Modified Chapter 13 Plan which is scheduled for Confirmation on June 15, 2022.
6. The Modified Chapter 13 Plan seeks to include the arrears owed to Rocket Mortgage in the amount of \$2,450.67.

7. The approval of the Motion to Approve the Debtor's Execution of a Partial Claims Mortgage to Secretary of Housing and Urban Development does not affect payment to general unsecured creditors or the ultimate payment to unsecured creditors in any way.

WHEREFORE, your applicant prays for an Order Approving the Debtors Execution of a Partial Claims Mortgage to Secretary of Housing and Urban Development Nunc Pro Tunc

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Dated:

Respectfully submitted,
Attorney for the Debtors

/s/ **Bruce W. Radowitz**

By: _____
BRUCE W. RADOWITZ, ESQ.